



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE
PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

NAIC Group Code	0382	0382	NAIC Company Code	15040	Employer's ID Number	05-0204000
	(Current Period)	(Prior Period)				
Organized under the Laws of	Rhode Island		State of Domicile or Port of Entry		Rhode Island	
Country of Domicile			United States			
Incorporated/Organized	10/27/1800		Commenced Business		10/27/1800	
Statutory Home Office	340 East Avenue		Warwick, RI, US 02886-1802			
	(Street and Number)		(City or Town, State, Country and Zip Code)			
Main Administrative Office	340 East Avenue		Warwick, RI, US 02886-1802		401-827-1800	
	(Street and Number)		(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Mail Address	P.O. Box 6066		Providence, RI, US 02940-6066			
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	340 East Avenue		Warwick, RI, US 02886-1802		401-827-1800-125	
	(Street and Number)		(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Internet Website Address	www.providencemutual.com					
Statutory Statement Contact	Richard Albert Sinnigen		401-827-1800-125			
	(Name)		(Area Code) (Telephone Number) (Extension)			
	rsinnigen@providencemutual.com		401-822-1872			
	(E-mail Address)		(Fax Number)			

OFFICERS

Name	Title	Name	Title
Sandra Glaser Parrillo	President	Richard Albert Sinnigen	Secretary
Earl Francis Cottam Jr.	Treasurer		

OTHER OFFICERS

Thomas Francis Burkart	Vice President	Leonard John Ryer	Vice President
Helen Govoni	Vice President	Joseph John Muccio	Vice President

DIRECTORS OR TRUSTEES

Leslie Adams Gardner	Robert White Parsons	Mary Louise Fazzano	John Scott Lombardo
Sandra Glaser Parrillo	Alan Henry Litwin	David Martin Gilden	B. Michael Rauh Jr.

State ofRhode Island.....

County ofKent..... ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Sandra Glaser Parrillo President	Richard Albert Sinnigen Secretary	Earl Francis Cottam Jr. Treasurer
Subscribed and sworn to before me this 25 day of February, 2014		a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number 2. Date filed 02/27/2014 3. Number of pages attached
Stephanie J. Williamson Notary Public January 16, 2017		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	102,923,759		102,923,759	88,398,176
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	56,169,926		56,169,926	53,851,003
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....	3,031,213		3,031,213	3,149,867
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$2,565,989 , Schedule E - Part 1), cash equivalents (\$0 , Schedule E - Part 2) and short-term investments (\$2,546,617 , Schedule DA).....	5,112,605		5,112,605	8,629,448
6. Contract loans (including \$premium notes).....			0	0
7. Derivatives (Schedule DB).....			0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	167,237,503	0	167,237,503	154,028,494
13. Title plants less \$charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	667,097		667,097	743,962
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,436,979	72,000	1,364,979	1,442,540
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums).....	9,354,613		9,354,613	8,150,468
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	122,850		122,850	569,110
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	2,722,130
18.2 Net deferred tax asset.....	1,787,514		1,787,514	3,834,934
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....	131,049	111,045	20,004	27,623
21. Furniture and equipment, including health care delivery assets (\$)	483,600	483,600	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other than invested assets	5,802,526	13,125	5,789,401	5,717,863
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	187,023,731	679,770	186,343,961	177,237,124
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	187,023,731	679,770	186,343,961	177,237,124
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other Assets.....	115,244	13,125	102,119	188,372
2502. Pools and Associations.....	5,687,282		5,687,282	5,529,491
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	5,802,526	13,125	5,789,401	5,717,863

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	31,057,105	32,358,998
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	10,165,553	10,036,622
4. Commissions payable, contingent commissions and other similar charges	1,680,471	1,426,012
5. Other expenses (excluding taxes, licenses and fees)	1,626,861	1,242,418
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	302,045	232,208
7.1 Current federal and foreign income taxes (including \$132,965 on realized capital gains (losses)).....	110,064	0
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$1,399,768 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$for medical loss ratio rebate per the Public Health Service Act)	39,195,377	35,421,667
10. Advance premium.....	868,534	884,370
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	836,032	631,920
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	48,777	68,450
14. Amounts withheld or retained by company for account of others	7,915	4,748
15. Remittances and items not allocated.....	14,587	11,091
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives		0
21. Payable for securities		0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	85,913,321	82,318,504
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	85,913,321	82,318,504
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		0
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus		0
35. Unassigned funds (surplus)	100,430,640	94,918,620
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	100,430,640	94,918,620
38. Totals (Page 2, Line 28, Col. 3)	186,343,961	177,237,124
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	60,367,695	54,358,424
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	35,592,790	39,648,731
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	6,611,523	8,255,140
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	25,700,801	23,080,581
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	67,905,114	70,984,452
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(7,537,419)	(16,626,028)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,598,592	3,075,935
10. Net realized capital gains (losses) less capital gains tax of \$132,965 (Exhibit of Capital Gains (Losses))	11,067,710	5,141,215
11. Net investment gain (loss) (Lines 9 + 10)	13,666,302	8,217,150
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$8,130 amount charged off \$114,986)	(106,856)	(67,384)
13. Finance and service charges not included in premiums	481,553	461,280
14. Aggregate write-ins for miscellaneous income	(152,244)	(112,245)
15. Total other income (Lines 12 through 14)	222,453	281,651
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,351,336	(8,127,227)
17. Dividends to policyholders		1,668
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	6,351,336	(8,128,895)
19. Federal and foreign income taxes incurred	0	0
20. Net income (Line 18 minus Line 19) (to Line 22)	6,351,336	(8,128,895)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	94,918,620	99,238,293
22. Net income (from Line 20)	6,351,336	(8,128,895)
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$415,146	780,899	492,601
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax	(1,632,274)	3,115,382
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	12,059	201,239
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes		0
30. Surplus (contributed to) withdrawn from protected cells		0
31. Cumulative effect of changes in accounting principles		0
32. Capital changes:		
32.1 Paid in		0
32.2 Transferred from surplus (Stock Dividend)		0
32.3 Transferred to surplus		0
33. Surplus adjustments:		
33.1 Paid in		0
33.2 Transferred to capital (Stock Dividend)		0
33.3 Transferred from capital		0
34. Net remittances from or (to) Home Office		0
35. Dividends to stockholders		0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	5,512,020	(4,319,673)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	100,430,640	94,918,620
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. Policyholder Service Fees	(152,244)	(103,872)
1402. Loss on Disposal of Assets		(8,373)
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(152,244)	(112,245)
3701.		0
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	63,172,097	56,639,378
2. Net investment income.....	3,388,648	3,800,044
3. Miscellaneous income.....	222,453	281,651
4. Total (Lines 1 through 3).....	66,783,198	60,721,073
5. Benefit and loss related payments.....	36,448,423	37,253,309
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	31,474,654	30,069,998
8. Dividends paid to policyholders.....	0	1,668
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	(2,699,229)	(72,721)
10. Total (Lines 5 through 9).....	65,223,848	67,252,254
11. Net cash from operations (Line 4 minus Line 10).....	1,559,350	(6,531,181)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	24,499,391	28,627,367
12.2 Stocks.....	31,116,995	34,889,757
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	55,616,386	63,517,124
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	39,067,175	40,605,920
13.2 Stocks.....	21,591,534	21,667,062
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	105,500
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	60,658,709	62,378,482
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	(5,042,323)	1,138,642
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	(33,870)	35,821
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(33,870)	35,821
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(3,516,843)	(5,356,718)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	8,629,448	13,986,166
19.2 End of year (Line 18 plus Line 19.1).....	5,112,605	8,629,448

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,929,387	1,317,349	1,259,579	1,987,157
2.	Allied lines	1,188,974	722,250	827,407	1,083,817
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	40,622,262	23,268,850	25,558,201	38,332,911
5.	Commercial multiple peril	8,301,121	4,374,926	4,921,892	7,754,155
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	693,595	329,610	372,031	651,174
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	22,857	13,368	12,421	23,804
17.1	Other liability - occurrence	940,237	535,867	486,692	989,412
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	7,050,549	3,265,605	3,782,230	6,533,924
19.3,19.4	Commercial auto liability	100,045	25,903	56,095	69,853
21.	Auto physical damage	3,292,378	1,567,939	1,918,829	2,941,488
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	64,141,405	35,421,667	39,195,377	60,367,695
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	1,259,579				1,259,579
2.	Allied lines	827,407				827,407
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril	25,558,201				25,558,201
5.	Commercial multiple peril	4,921,892				4,921,892
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine	372,031				372,031
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation	12,421				12,421
17.1	Other liability - occurrence	486,692				486,692
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1,19.2	Private passenger auto liability	3,782,230				3,782,230
19.3,19.4	Commercial auto liability	56,095				56,095
21.	Auto physical damage	1,918,829				1,918,829
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	39,195,377	0	0	0	39,195,377
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					39,195,377
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case . Semi-Monthly Pro-Rata.....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire	2,318,872		108,374		497,859	1,929,387
2.	Allied lines	1,427,844		91,257		330,127	1,188,974
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril	48,591,524		298,901		8,268,163	40,622,262
5.	Commercial multiple peril	10,213,406				1,912,285	8,301,121
6.	Mortgage guaranty						0
8.	Ocean marine						0
9.	Inland marine	703,886				10,291	693,595
10.	Financial guaranty						0
11.1	Medical professional liability - occurrence						0
11.2	Medical professional liability - claims-made						0
12.	Earthquake						0
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation	22,857					22,857
17.1	Other liability - occurrence	1,540,471		96,687		696,921	940,237
17.2	Other liability - claims-made						0
17.3	Excess workers' compensation						0
18.1	Products liability - occurrence						0
18.2	Products liability - claims-made						0
19.1,19.2	Private passenger auto liability	7,334,318		142		283,911	7,050,549
19.3,19.4	Commercial auto liability	103,151		887		3,993	100,045
21.	Auto physical damage	3,719,285		126		427,033	3,292,378
22.	Aircraft (all perils)						0
23.	Fidelity						0
24.	Surety						0
26.	Burglary and theft						0
27.	Boiler and machinery						0
28.	Credit						0
29.	International						0
30.	Warranty.....						0
31.	Reinsurance - nonproportional assumed property	XXX					0
32.	Reinsurance - nonproportional assumed liability	XXX					0
33.	Reinsurance - nonproportional assumed financial lines	XXX					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	75,975,614	0	596,374	0	12,430,583	64,141,405
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	427,080	62,810		489,890	216,269	350,954	355,205	17.9
2.	Allied lines	706,092	91,560	299,868	497,784	296,704	196,370	598,118	55.2
3.	Farmowners multiple peril								0.0
4.	Homeowners multiple peril	24,871,858	224,491	3,153,359	21,942,990	15,863,783	17,834,930	19,971,843	52.1
5.	Commercial multiple peril	5,234,364	224	464,506	4,770,082	5,974,149	6,345,948	4,398,283	56.7
6.	Mortgage guaranty								0.0
8.	Ocean marine								0.0
9.	Inland marine	259,694							0.0
10.	Financial guaranty				259,694	68,790	105,370	223,114	34.3
11.1	Medical professional liability - occurrence								0.0
11.2	Medical professional liability - claims-made								0.0
12.	Earthquake								0.0
13.	Group accident and health								0.0
14.	Credit accident and health (group and individual)								0.0
15.	Other accident and health								0.0
16.	Workers' compensation								0.0
17.1	Other liability - occurrence	1,119,857	27,447	172,957	974,347	3,448,929	3,922,578	500,698	50.6
17.2	Other liability - claims-made								0.0
17.3	Excess workers' compensation								0.0
18.1	Products liability - occurrence								0.0
18.2	Products liability - claims-made								0.0
19.1, 19.2	Private passenger auto liability	4,610,623	51		4,610,674	4,701,701	3,274,799	6,037,576	92.4
19.3, 19.4	Commercial auto liability	13,055	322		13,377	78,003	10,752	80,628	115.4
21.	Auto physical damage	3,343,327	59	7,541	3,335,845	408,777	317,297	3,427,325	116.5
22.	Aircraft (all perils)								0.0
23.	Fidelity								0.0
24.	Surety								0.0
26.	Burglary and theft								0.0
27.	Boiler and machinery								0.0
28.	Credit								0.0
29.	International								0.0
30.	Warranty								0.0
31.	Reinsurance - nonproportional assumed property	XXX							0.0
32.	Reinsurance - nonproportional assumed liability	XXX							0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX							0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	40,585,950	406,964	4,098,231	36,894,683	31,057,105	32,358,998	35,592,790	59.0
DETAILS OF WRITE-INS									
340.1.									
3402.									
3403.									
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Reported Losses					Incurred But Not Reported			8	9
	1	2	3	4	5	6	7			
Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses	
1. Fire	117,188	27,491		144,679	55,000	16,590		216,269	53,424	
2. Allied lines	226,373	20,606	13,500	233,479	48,757	14,468		296,704	78,932	
3. Farmowners multiple peril										
4. Homeowners multiple peril	11,579,305	146,115	1,166,734	10,558,686	5,478,538	51,559	225,000	15,863,783	4,674,389	
5. Commercial multiple peril	3,430,140	329	435,592	2,994,877	3,411,272		432,000	5,974,149	2,585,835	
6. Mortgage guaranty										
7. Ocean marine										
8. Inland marine	28,790			28,790	40,000			68,790	19,217	
9. Financial guaranty										
10. Medical professional liability - occurrence										
11.1 Medical professional liability - claims-made										
11.2										
12. Earthquake										
13. Group accident and health								(a)		
14. Credit accident and health (group and individual)										
15. Other accident and health								(a)		
16. Workers' compensation										
17.1 Other liability - occurrence	2,310,500	62,908	954,500	1,418,908	2,580,000	125,021	675,000	3,448,929	1,374,304	
17.2 Other liability - claims-made										
17.3 Excess workers' compensation										
18.1 Products liability - occurrence										
18.2 Products liability - claims-made	3,236,622	59		3,236,681	1,465,000	20		4,701,701	1,246,650	
19.1,19.2 Private passenger auto liability	76,842	911		77,753		250		78,003	16,055	
19.3,19.4 Commercial auto liability	258,767	7		258,774	150,000	3		408,777	116,747	
20. Auto physical damage										
21. Aircraft (all perils)										
22. Fidelity										
23. Surety										
24. Burglary and theft										
26. Boiler and machinery										
27. Credit										
28. International										
29. Warranty										
30. Reinsurance - nonproportional assumed property	XXX				XXX					
31. Reinsurance - nonproportional assumed liability	XXX				XXX					
32. Reinsurance - nonproportional assumed financial lines	XXX				XXX					
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	
34. TOTALS	21,264,527	258,426	2,570,326	18,952,627	13,228,567	207,911	1,332,000	31,057,105	10,165,553	
DETAILS OF WRITE-INS										
3401.										
3402.										
3403.										
3498.	0	0	0	0	0	0	0	0	0	
3499.	0	0	0	0	0	0	0	0	0	
Sum. of remaining write-ins for Line 34 from overflow page										
Totals (Lines 3401 through 3403 + 3498) (Line 34 above)										

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	3,711,778			3,711,778
1.2 Reinsurance assumed	72,885			72,885
1.3 Reinsurance ceded	462,307			462,307
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	3,322,356	0	0	3,322,356
2. Commission and brokerage:				
2.1 Direct, excluding contingent		14,533,308		14,533,308
2.2 Reinsurance assumed, excluding contingent		94,017		94,017
2.3 Reinsurance ceded, excluding contingent		898,393		898,393
2.4 Contingent-direct		636,719		636,719
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded		211,406		211,406
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	14,154,245	0	14,154,245
3. Allowances to manager and agents				0
4. Advertising		119,567		119,567
5. Boards, bureaus and associations		587,662		587,662
6. Surveys and underwriting reports		1,282,197		1,282,197
7. Audit of assureds' records		7,512		7,512
8. Salary and related items:				
8.1 Salaries	1,657,611	3,782,121	425,841	5,865,573
8.2 Payroll taxes	126,820	289,362	32,580	448,762
9. Employee relations and welfare	551,409	1,428,132	141,657	2,121,198
10. Insurance	31,122	71,011	7,995	110,128
11. Directors' fees	68,741	156,844	17,660	243,245
12. Travel and travel items	60,353	137,705	15,505	213,563
13. Rent and rent items	34,689	79,149	8,912	122,750
14. Equipment	35,143	86,305	9,028	130,476
15. Cost or depreciation of EDP equipment and software	12,519	28,565	3,216	44,300
16. Printing and stationery	57,000	130,055	14,643	201,698
17. Postage, telephone and telegraph, exchange and express	142,793	325,806	36,684	505,283
18. Legal and auditing	66,448	151,612	258,801	476,861
19. Totals (Lines 3 to 18)	2,844,648	8,663,605	972,522	12,480,775
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,514,211		1,514,211
20.2 Insurance department licenses and fees		318,666		318,666
20.3 Gross guaranty association assessments		35,827		35,827
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	1,868,704	0	1,868,704
21. Real estate expenses			274,385	274,385
22. Real estate taxes			74,729	74,729
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	444,519	1,014,247	114,197	1,572,963
25. Total expenses incurred	6,611,523	25,700,801	1,435,833	(a) 33,748,157
26. Less unpaid expenses - current year	10,165,553	3,327,826	281,551	13,774,930
27. Add unpaid expenses - prior year	10,036,622	2,639,218	261,420	12,937,260
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	6,482,592	25,012,193	1,415,702	32,910,487
DETAILS OF WRITE-INS				
2401. Software Maintenance.....	259,679	592,503	66,712	918,894
2402. Outside Services.....	111,714	254,895	28,699	395,308
2403. FAIR Plan - CAR - MAERP.....	65,320	149,040	16,781	231,141
2498. Summary of remaining write-ins for Line 24 from overflow page	7,806	17,809	2,005	27,620
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	444,519	1,014,247	114,197	1,572,963

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....242,788	.....244,807
1.1	Bonds exempt from U.S. tax	(a) .....756,016	.....640,725
1.2	Other bonds (unaffiliated)	(a) .....1,661,856	.....1,711,029
1.3	Bonds of affiliates	(a) .....0	.....
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....
2.11	Preferred stocks of affiliates	(b) .....0	.....
2.2	Common stocks (unaffiliated) .....	.....1,261,130	.....1,248,333
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....120,000	.....120,000
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) .....	.....823
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....187,362	.....187,362
10.	Total gross investment income	4,229,152	4,153,079
11.	Investment expenses		(g) .....1,435,833
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h) .....0
14.	Depreciation on real estate and other invested assets		(i) .....118,654
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....1,554,487
17.	Net investment income (Line 10 minus Line 16)		2,598,592
DETAILS OF WRITE-INS			
0901.	Pools & Associations.....	.....187,362	.....187,362
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	187,362	187,362
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes \$27,704 accrual of discount less \$622,241 amortization of premium and less \$57,153 paid for accrued interest on purchases.
(b) Includes \$accrual of discount less \$amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$paid for accrued interest on purchases.
(d) Includes \$120,000 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$accrual of discount less \$amortization of premium and less \$paid for accrued interest on purchases.
(f) Includes \$accrual of discount less \$amortization of premium.
(g) Includes \$investment expenses and \$investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$interest on surplus notes and \$ interest on capital notes.
(i) Includes \$depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5.
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(1,192)	.....	(1,192)	.....	.....
1.1	Bonds exempt from U.S. tax	431,095	.....	431,095	.....	.....
1.2	Other bonds (unaffiliated)	130,033	.....	130,033	(7,599)	.....
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	10,640,738	0	10,640,738	1,221,017	0
2.21	Common stocks of affiliates	0	0	0	(17,373)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans .....	.....	.....	0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	0	0	0
7.	Derivative instruments .....	.....	.....	0	.....	.....
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	11,200,674	0	11,200,674	1,196,045	0
DETAILS OF WRITE-INS						
0901.	Other.....	.....	.....	0	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	72,000	41,000	(31,000)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	111,045	228,648	117,603
21. Furniture and equipment, including health care delivery assets.....	483,600	422,181	(61,419)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets	13,125	0	(13,125)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	679,770	691,829	12,059
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	679,770	691,829	12,059
DETAILS OF WRITE-INS			
1101.		0	0
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Other Assets.....	13,125	0	(13,125)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	13,125	0	(13,125)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A) Accounting Practices

The accompanying financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the State of Rhode Island Department of Business Regulation Insurance Division. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as prescribed or permitted practices by the State of Rhode Island Department of Business Regulation Insurance Division.

The Company, with the explicit permission of the State of Rhode Island Department of Business Regulation Insurance Division, records its' investment in an unaudited wholly owned subsidiary as an admitted asset. If the investment was non-admitted, common stocks and statutory surplus would be decreased by \$1,242,228 and \$1,259,601 as of December 31, 2013 and 2012, respectively.

B) Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C) Accounting Policies

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by semi-monthly pro-rata methods for direct and ceded business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
3. Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
4. The company does not hold preferred stocks.
5. Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative that are valued using the prospective method.
6. Real estate is stated at cost less accumulated depreciation.
7. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessary based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

There have been no accounting changes or corrections of errors during the statement periods.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

A) Mortgage Loans

Not applicable.

B) Debt Restructuring

Not applicable.

C) Reverse Mortgages

Not applicable.

D) Loan-Backed Securities

- 1) Prepayment assumptions for Mortgage-Backed Securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning).

- 2) Other-than-temporary impairments were \$0 and \$0 in 2013 and 2012, respectively.

- 3) Not Applicable

NOTES TO FINANCIAL STATEMENTS

4) All impaired securities (fair value is less than cost or amortized cost) for which an other than temporary impairment has not been recognized in earnings.

	<u>Fair Value</u>	<u>Unrealized Losses</u>
Unrealized losses less than 12 months	18,901,074	224,070
Unrealized losses greater than 12 months	<u>0</u>	<u>0</u>
Total	<u>18,901,074</u>	<u>224,070</u>

5) Loan backed securities in an unrealized loss position are reviewed to determine whether other-than-temporary impairments should be recognized. The Company asserts that it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered.

E) Repurchase Agreements
Not applicable.

F) Real Estate
Not applicable.

G) Low-Income Housing Tax Credits
Not applicable.

H) Restricted Assets
Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies
Not applicable.

7. Investment Income
Due and accrued income was included in investment income during the statement periods.

8. Derivative Instruments
Not applicable.

9. Income Taxes

A. 1. Components of the net deferred income tax asset or net deferred tax liability;	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
December 31, 2013			
(a) Gross deferred tax assets	7,559,030	2,454	7,561,484
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	7,559,030	2,454	7,561,484
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax assets (1c-1d)	7,559,030	2,454	7,561,484
(f) Deferred tax liabilities	(40,599)	(5,733,371)	(5,773,970)
(g) Net admitted deferred tax assets / (net deferred tax liabilities) (1e-1f)	7,518,431	(5,730,917)	1,787,514
December 31, 2012			
(a) Gross deferred tax assets	9,190,079	2,643	9,192,722
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	9,190,079	2,643	9,192,722
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax assets (1c-1d)	9,190,079	2,643	9,192,722
(f) Deferred tax liabilities	(39,563)	(5,318,225)	(5,357,788)
(g) Net admitted deferred tax assets / (net deferred tax liabilities) (1e-1f)	9,150,516	(5,315,582)	3,834,934
Change			
(a) Gross deferred tax assets	(1,631,049)	(189)	(1,631,238)
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	(1,631,049)	(189)	(1,631,238)
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax assets (1c-1d)	(1,631,049)	(189)	(1,631,238)
(f) Deferred tax liabilities	(1,036)	(415,146)	(416,182)
(g) Net admitted deferred tax assets / (net deferred tax liabilities) (1e-1f)	(1,632,085)	(415,335)	(2,047,420)

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components
December 31, 2013

	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	0	0	0
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)	0	0	0
1. Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	N/A	N/A	4,432,410
2. Adjusted gross DTAs allowed per limitation threshold (11bii)	N/A	N/A	14,663,420
Lesser of (b)1. or (b)2.	4,429,956	2,454	4,432,410
(c) Adjusted gross DTAs offset by gross DTLs (11c)	(40,599)	(3,088,475)	(3,129,074)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101	4,470,555	3,090,929	7,561,484

December 31, 2012

(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	0	0	0
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)	0	0	0
1. Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	N/A	N/A	4,450,130
2. Adjusted gross DTAs allowed per limitation threshold (11bii)	N/A	N/A	14,239,931
Lesser of (b)1. or (b)2.	4,447,487	2,643	4,450,130
(c) Adjusted gross DTAs offset by gross DTLs (11c)	(39,563)	(4,703,029)	(4,742,592)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101	4,487,050	4,705,672	9,192,722

Change

(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	0	0	0
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)	0	0	0
1. Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	N/A	N/A	(17,720)
2. Adjusted gross DTAs allowed per limitation threshold (11bii)	N/A	N/A	423,489
Lesser of (b)1. or (b)2.	(17,531)	(189)	(17,720)
(c) Adjusted gross DTAs offset by gross DTLs (11c)	(1,036)	1,614,554	1,613,518
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101	(16,495)	(1,614,743)	(1,631,238)

3. Disclosure of ratios used for threshold limitation (for 11b);

	12/31/13	12/31/12
(a) Ratio percentage used to determine recovery period and threshold limitation amount	0%	0%
(b) Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	0	0

4. Impact of Tax Planning Strategies On the Determination of:

	Ordinary Percentage	Capital Percentage	Total Percentage
December 31, 2013			
(a) Adjusted gross deferred tax assets	0	0	0
(Percentage of total adjusted gross deferred tax assets)	N/A	N/A	0%
(b) Net admitted adjusted gross deferred tax assets	0	0	0
(Percentage of total net admitted adjusted gross deferred tax assets)	N/A	N/A	0%
(c) Does the Company's tax-planning strategies include the use of reinsurance?	Yes ___ No ___ X ___		

December 31, 2012

(a) Adjusted gross deferred tax assets	0	0	0
(Percentage of total adjusted gross deferred tax assets)	N/A	N/A	0%
(b) Net admitted adjusted gross deferred tax assets	0	0	0
(Percentage of total net admitted adjusted gross deferred tax assets)	N/A	N/A	0%

Change

(a) Adjusted gross deferred tax assets	0	0	0
(Percentage of total adjusted gross deferred tax assets)	N/A	N/A	0%
(b) Net admitted adjusted gross deferred tax assets	0	0	0
(Percentage of total net admitted adjusted gross deferred tax assets)	N/A	N/A	0%

B. Unrecognized deferred tax liabilities

(1) There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

	12/31/13	12/31/12	Change
1 Current tax expense incurred	132,965	0	132,965
(a) Current year federal tax expense (benefit)- ordinary income	0	0	0
(b) Current year foreign tax expense (benefit)- ordinary income			
(c) Subtotal	132,965	0	132,965
(d) Current year tax expense (benefit) - net realized capital gains(losses)	0	0	0
(e) Utilization of operating loss carry forwards	0	0	0
(f) Tax on Capital Gains	0	0	0
(g) Federal and foreign income taxes incurred	132,965	0	132,965

NOTES TO FINANCIAL STATEMENTS

2	Deferred income tax assets and liabilities consist of the following major components:	12/31/13	12/31/12	Change
	Deferred tax assets:			
	(a) Ordinary			
	(1) Discounting of unpaid losses and loss adjustment expenses	854,259	1,039,374	(185,115)
	(2) Unearned premium reserve	2,665,285	2,408,673	256,612
	(3) Fixed assets	118,754	116,569	2,185
	(4) Compensation and benefit accruals	393,557	239,360	154,197
	(5) Receivables nonadmitted	24,480	13,940	10,540
	(6) Net operating loss carryforward	2,720,258	4,720,465	(2,000,207)
	(7) Tax Credit C/F	456,059	315,097	140,962
	(8) Anticipated Salvage and Subrogation	326,378	336,600	(10,222)
	(9) Other (including items <5% of total ordinary tax assets)	0	0	0
	Subtotal	7,559,030	9,190,079	(1,631,049)
	(b) Statutory Valuation Allowance Adjustment	0	0	0
	(c) Nonadmitted ordinary deferred tax assets	0	0	0
	(d) Admitted ordinary deferred tax assets	7,559,030	9,190,079	(1,631,049)
	(e) Capital			
	(1) Investments	2,454	2,643	(189)
	(2) Other (including items <5% of total capital tax assets)	0	0	0
	Subtotal	2,454	2,643	(189)
	(f) Statutory Valuation Allowance Adjustment	0	0	0
	(g) Nonadmitted capital deferred tax assets	0	0	0
	(h) Admitted capital deferred tax assets	2,454	2,643	(189)
	(i) Admitted deferred tax assets	7,561,484	9,192,722	(1,631,238)
3	Deferred tax liabilities:			
	(a) Ordinary			
	(1) Other (including items <5% of ordinary tax liabilities)	(40,599)	(39,563)	(1,036)
	Subtotal	(40,599)	(39,563)	(1,036)
	(b) Capital			
	(1) Unrealized capital gains	(5,733,371)	(5,318,225)	(415,146)
	(2) Other (including items <5% of capital tax liabilities)	0	0	0
	Subtotal	(5,733,371)	(5,318,225)	(415,146)
	(c) Deferred tax liabilities	(5,773,970)	(5,357,788)	(416,182)
4	Net deferred tax asset (liability)	1,787,514	3,834,934	(2,047,420)

The valuation allowance adjustment to gross deferred tax assets as of December 31, 2013 and December 31, 2012 was \$_0_ and \$_0_ , respectively.

The realization of the deferred tax asset is dependent upon the Company's ability to generate sufficient taxable income in future periods. Based on historical results and the prospects for future current operations, management anticipates that it is more likely than not that future taxable income will be sufficient for the realization the remaining deferred tax assets.

The change in the net deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted DTAs as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement);

	12/31/13	12/31/12	Change
Total deferred tax assets	7,561,484	9,192,722	(1,631,238)
Total deferred tax liabilities	(5,773,970)	(5,357,788)	(416,182)
Net deferred tax assets/liabilities	1,787,514	3,834,934	(2,047,420)
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/liabilities after SVA	1,787,514	3,834,934	(2,047,420)
Tax effect of unrealized gains/(losses)	(5,733,371)	(5,318,225)	(415,146)
Statutory valuation allowance adjustment allocated to unrealized	0	0	0
Change in net deferred income tax	7,520,885	9,153,159	(1,632,274)

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows;

	Tax effect	Effective
December 31, 2013	34%	Tax Rate
Provision at statutory rate	6,490,426	34.0%
Tax-exempt interest (net of proration)	(544,616)	(2.9%)
Dividends received deduction (net of proration)	(605,296)	(3.2%)
Change in Non-Admitted Assets	25,183	0.1%
Other, net	(173,819)	(0.9%)
	(3,115,382)	27.2%
Federal and foreign income taxes incurred	132,965	2.1%
Change in net deferred taxes	1,632,274	25.2%
	1,765,239	27.2%

NOTES TO FINANCIAL STATEMENTS

December 31, 2012		
Provision at statutory rate	(2,763,824)	(34.0%)
Tax-exempt interest (net of proration)	(241,099)	(3.0%)
Dividends received deduction (net of proration)	(221,890)	(2.7%)
Change in Non-Admitted Assets	66,575	0.8%
Other, net	44,857	0.6%
	(3,115,382)	(38.3%)
Federal and foreign income taxes incurred	0	0.0%
Change in net deferred taxes	(3,115,382)	(38.3%)
	(3,115,382)	(38.3%)

E. Carryforward, recoverable taxes and IRC section 6603 deposits;

1 As of December 31, 2013, there are the following net operating loss carryforwards available for tax purposes:

Origination Year	Expiration Year	Amount
2011	2031	5,098,970
2012	2032	8,687,580
2013	2033	(5,785,793)
Total		8,000,757

Alternative minimum tax credit carryover in the amount of \$456,060 which do not have an expiration date.

2 The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

	Ordinary	Capital	Total
2012	0	0	0
2011	0	0	0
2010	0	0	0

3 The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Code are \$ _0_.

F. Consolidated federal income tax return

1 The Company's federal income tax return is consolidated with The Providence Plantations Insurance Company.

2 Income taxes are allocated based on a ratio of each member's taxable income or loss to the consolidated taxable income. Intercompany tax balances are settled annually.

10. Information Concerning Parent, Subsidiaries and Affiliates

A) Nature of Relationships

The Company is not directly or indirectly owned or controlled by any other entity.

B-L) Not applicable.

11. Debt

Not applicable.

12. Retirement Plans, Deferred Compensation and Other Postretirement Benefit Plans

A) Defined Benefit Plan

Not applicable.

B-D) Not applicable.

E) Defined Contribution Plan

The Company maintains a profit sharing and 401(k) savings plan to provide benefits for substantially all employees, including officers, upon retirement or, to the extent of vested amounts, upon termination of employment. The Company's contribution for the plan was \$529,398 and \$451,459 for 2013 and 2012, respectively.

The Company maintains a nonqualified excess benefit plan which is credited for benefits which exceed the government's restrictions on how much pre-tax investment an employee may make. In addition, the Company maintains non qualified pension plans covering key employees. The Company expensed \$148,000 and \$84,000 in 2013 and 2012, respectively, relating to these plans.

F-I) Not applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

1-5) Not applicable.

6) No restrictions have been placed upon the unassigned surplus funds and there are no outstanding unpaid advances to surplus as of the reporting periods.

7-9) Not applicable.

10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$17,105,083.

NOTES TO FINANCIAL STATEMENTS

- 11-13) Not applicable.
14. Contingencies

A) Contingent Commitments

Not applicable.

B) Assessments

The Company is subject to guaranty fund assessments by the state in which it writes business. The Company has established a guaranty fund accrual which represents management’s best estimate based on the information received by the Company as of the current reporting period.

C) Gain Contingencies

Not applicable.

D) Claims Relating to Extra Contractual Obligations & Bad Faith Losses

Not applicable.

E-F) All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.
15. Leases

The Company does not have any material lease obligations at this time.
16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

Not applicable.
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable.
18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.
19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators

Not applicable.
20. Fair Value Measurements

A) Fair Value Measurements at December 31, 2013.

Description	Level 1	Level 2	Level3	Total	Book Value
Bonds					
Industrial & Misc	0	492,030	0	492,030	499,629
Common Stock					
Industrial & Misc	45,001,215	680	14,505	45,016,400	28,446,057
Mutual Funds	9,911,299	0	0	9,911,299	9,618,786
Parent, Sub & Affiliate	0	0	1,242,228	1,242,228	1,000,000
Total Assets as Fair Value	54,912,514	492,710	1,256,733	56,661,956	39,564,472
- As of December 31, 2013, the common stocks in level 3 are privately held securities.
21. Other Items

A) Extraordinary Items

Not applicable.

B) Troubled Debt Restructuring: Debtors

Not applicable.

C) Other Disclosures

Assets in the amount of \$400,392 and \$403,543 at December 31, 2013 and 2012, respectively, were on deposit with government authorities as required by law.

D) Business Interruption Insurance Recoveries

Not applicable.

E) State Transferable Tax Credits

Not applicable.

NOTES TO FINANCIAL STATEMENTS

F) Subprime Mortgage Related Risk Exposure

The Company does not engage in direct subprime residential mortgage lending. The Company’s exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios, and borrowers with less than conventional documentation of their income and / or net assets.

The Company minimizes risk exposure by holding securities which carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value and the Fair Value of subprime mortgage related risk exposure.

<u>Cost</u>	<u>Book Adjusted Carrying Value</u>	<u>Fair Value</u>
\$3,687	\$0	\$5,386

G) Offsetting and Netting of Assets and Liabilities
Not applicable.

H) Joint and Several Liabilities
Not applicable.

22. Events Subsequent
Not applicable.

23. Reinsurance

A) Unsecured Reinsurance Recoverables

The Company does not have any unsecured aggregate recoverables for losses; paid and unpaid including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus.

B) Reinsurance Recoverable in Dispute

There are no individual reinsurance recoverables on paid and unpaid (including IBNR) losses in dispute by reason of notification, arbitration or litigation with any company which exceeds 5% of the Company's policyholder surplus or aggregate reinsurance recoverables on paid and unpaid (including IBNR) losses in dispute which exceed 10% of the Company's policyholder surplus.

C) Reinsurance Assumed and Ceded

	ASSUMED REINSURANCE		CEDED REINSURANCE		NET	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other	356,000	56,123	1,399,768	101,165	(1,043,768)	(45,043)
Total	356,000	56,123	1,399,768	101,165	(1,043,768)	(45,043)

Direct Unearned Premium Reserve \$40,239,145

D-I) Not applicable.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company was not involved in any retrospectively rated contracts during the statement periods.

25. Change in Incurred Losses and Loss Adjustment Expenses

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$4,841,000 during 2013, compared to a decrease of \$2,999,000 during 2012. The increase / decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements
Not applicable.

27. Structured Settlements

The Company has not purchased any annuities under which the claimant is payee but for which the Company is contingently liable.

28. Health Care Receivables
Not applicable.

NOTES TO FINANCIAL STATEMENTS

- 29. Participating Policies
Not applicable.
- 30. Premium Deficiency Reserves
Not applicable.
- 31. High Deductibles
Not applicable.
- 32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses
Not applicable.
- 33. Asbestos/Environmental Reserves
The Company has minor exposure to asbestos and / or environmental claims.
- 34. Subscriber Savings Accounts
Not applicable.
- 35. Multiple Peril Crop Insurance
Not applicable.
- 36. Financial Guaranty Insurance
Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐
- If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ NA ☐
- 1.3

State Regulating?

Rhode Island
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☒ No ☐
- 2.2

If yes, date of change:

06/18/2013
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2010
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2010
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/12/2012
- 3.4

By what department or departments?

Rhode Island
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ NA ☒
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ NA ☐
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11

sales of new business?

Yes ☐ No ☒
- 4.12

renewals?

Yes ☐ No ☒
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21

sales of new business?

Yes ☐ No ☒
- 4.22

renewals?

Yes ☐ No ☒
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒
- 7.2

If yes,
- 7.21

State the percentage of foreign control
- 7.22

State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney - in - fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney - in - fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

KPMG LLP, 50 Kennedy Plaza, Providence, RI 02903
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] NA []
- 10.6

If the response to 10.5 is no or n/a, please explain
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

G Chris Nyce, FCAS, MAAA, KPMG LLP, Three Radnor Corporate Center, Suite 105, 100 Matsonford Road, Radnor, PA 19087
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved
- 12.13

Total book/adjusted carrying value

\$
- 12.2

If yes, provide explanation
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] NA []
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and
- a.

professional relationships;
- b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c.

Compliance with applicable governmental laws, rules and regulations;
- d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is no, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s)
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]
- 15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
17.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
18.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers .. \$.....0

20.12 To stockholders not officers ... \$.....0

20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers ... \$.....0

20.22 To stockholders not officers ... \$.....0

20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]
- 21.2

If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others \$.....

21.22 Borrowed from others \$.....

21.23 Leased from others \$.....

21.24 Other \$.....
- 22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]
- 22.2

If answer is yes:

22.21 Amount paid as losses or risk adjustment \$.....

22.22 Amount paid as expenses \$.....

22.23 Other amounts paid \$.....
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]
- 23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$.....

INVESTMENT

- 24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)

Yes [X] No []
- 24.02

If no, give full and complete information, relating thereto
- 24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [] No [] NA [X]
- 24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$.....
- 24.06

If answer to 24.04 is no, report amount of collateral for other programs.

\$.....
- 24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] NA [X]
- 24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] NA [X]
- 24.09

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [] No [] NA [X]
- 24.10

For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$.....
- 24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$.....
- 24.103

Total payable for securities lending reported on the liability page

\$.....

GENERAL INTERROGATORIES

- 25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes [] No [X]
- 25.2

If yes, state the amount thereof at December 31 of the current year:

25.21

Subject to repurchase agreements

\$

25.22

Subject to reverse repurchase agreements

\$

25.23

Subject to dollar repurchase agreements

\$

25.24

Subject to reverse dollar repurchase agreements

\$

25.25

Pledged as collateral

\$

25.26

Placed under option agreements

\$

25.27

Letter stock or securities restricted as to sale

\$

25.28

On deposit with state or other regulatory body

\$

25.29

Other

\$
- 25.3

For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

Yes [] No [] NA []
- 27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]
- 27.2

If yes, state the amount thereof at December 31 of the current year.

\$
28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []
- 28.01

For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of America	225 Franklin Street, 4th Floor, Boston, MA 02110

- 28.02

For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]
- 28.04

If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

- 28.05

Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445	General Re New England Asset Management	76 Batterson Park Road, Farmington, CT 06032-3065

GENERAL INTERROGATORIES

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?..... Yes [X] No []

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2001. 464286-67-3.....	ISHARES MSCI SINGAPORE (EWS).....	1,322,268
29.2002. 464287-10-1.....	ISHARES S&P 100 INDEX FUND (OEF).....	91,079
29.2003. 464287-23-4.....	ISHARES MSCI EMERGING MARKETS (EEM).....	19,017
29.2004. 464287-46-5.....	ISHARES MSCI EAFE INDEX FUND (EFA).....	70,316
29.2005. 464287-65-5.....	ISHARES RUSSELL 2000 INDEX FUND (IWM).....	51,451
29.2006. 464287-80-4.....	ISHARES S&P SMALLCAP 600 (IJR).....	2,728,250
29.2007. 57060U-10-0.....	MARKET VECTORS GOLD MINERS.....	1,170,602
29.2008. 78355W-10-6.....	GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	252,439
29.2009. 78462F-10-3.....	SPDR S&P ETF TRUST (SPY).....	627,946
29.2010. 78467Y-10-7.....	SPDR S&P MIDCAP 400 ETF TRUST (MDY).....	2,637,360
29.2999 TOTAL		8,970,727

29.3 For each mutual fund listed in the table above, complete the following schedule:

GENERAL INTERROGATORIES

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
ISHARES MSCI SINGAPORE (EWS).....	SINGTEL.....	154,309.....	12/31/2013.....
ISHARES MSCI SINGAPORE (EWS).....	UOB.....	152,061.....	12/31/2013.....
ISHARES MSCI SINGAPORE (EWS).....	DBS.GROUP HOLDINGS LTD.....	149,681.....	12/31/2013.....
ISHARES MSCI SINGAPORE (EWS).....	OVERSEA-CHINESE BANKING CORP LTD.....	137,913.....	12/31/2013.....
ISHARES MSCI SINGAPORE (EWS).....	KEPPEL CORP LTD.....	71,270.....	12/31/2013.....
ISHARES S&P 100 INDEX FUND (OEF).....	APPLE INC.....	4,499.....	12/31/2013.....
ISHARES S&P 100 INDEX FUND (OEF).....	EXXON MOBIL CORPORATION COMMON.....	3,935.....	12/31/2013.....
ISHARES S&P 100 INDEX FUND (OEF).....	GOOGLE, INC.....	2,805.....	12/31/2013.....
ISHARES S&P 100 INDEX FUND (OEF).....	MICROSOFT CORPORATION.....	2,532.....	12/31/2013.....
ISHARES S&P 100 INDEX FUND (OEF).....	GENERAL ELECTRIC COMPANY COMMON.....	2,523.....	12/31/2013.....
ISHARES MSCI EMERGING MARKETS (EEM).....	SAMSUNG ELECTRONICS CO LTD.....	717.....	12/31/2013.....
ISHARES MSCI EMERGING MARKETS (EEM).....	TAIWAN SEMICON MAN TWD10.....	437.....	12/31/2013.....
ISHARES MSCI EMERGING MARKETS (EEM).....	TENCENT HOLDINGS LTD.....	327.....	12/31/2013.....
ISHARES MSCI EMERGING MARKETS (EEM).....	CHINA MOBILE LTD.....	312.....	12/31/2013.....
ISHARES MSCI EMERGING MARKETS (EEM).....	CHINA CONSTRUCTION BANK CORP H SHARES.....	272.....	12/31/2013.....
ISHARES MSCI EAFE INDEX FUND (EFA).....	NESTLE SA CHAM ET VE.....	1,245.....	12/31/2013.....
ISHARES MSCI EAFE INDEX FUND (EFA).....	HSBC.HOLDINGS PLC.....	1,069.....	12/31/2013.....
ISHARES MSCI EAFE INDEX FUND (EFA).....	ROCHE HLDG AG DIV RT.....	1,034.....	12/31/2013.....
ISHARES MSCI EAFE INDEX FUND (EFA).....	VODAFONE GROUP PLC.....	998.....	12/31/2013.....
ISHARES MSCI EAFE INDEX FUND (EFA).....	NOVARTIS AG BASL.....	970.....	12/31/2013.....
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	COSTAR GROUP, INC.....	165.....	12/31/2013.....
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	ATHENAHEALTH, INC.....	154.....	12/31/2013.....
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	ACULTY BRANDS INC.....	144.....	12/31/2013.....
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	ISIS.PHARMACEUTICALS, INC.....	139.....	12/31/2013.....
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	THE.MIDDLEBY CORPORATION.....	139.....	12/31/2013.....
ISHARES S&P SMALLCAP 600 (IJR).....	ALIGN TECHNOLOGY, INC.....	15,824.....	12/31/2013.....
ISHARES S&P SMALLCAP 600 (IJR).....	FIFTH PACIFIC COMPANIES, INC.....	15,551.....	12/31/2013.....
ISHARES S&P SMALLCAP 600 (IJR).....	FEI.COMPANY.....	14,733.....	12/31/2013.....
ISHARES S&P SMALLCAP 600 (IJR).....	IQOR.COMPANY (THE) COMMON STOCK.....	14,187.....	12/31/2013.....
ISHARES S&P SMALLCAP 600 (IJR).....	FINANCIAL ENGINES, INC.....	13,914.....	12/31/2013.....
MARKET VECTORS GOLD MINERS.....	BARRICK GOLD CORPORATION.....	170,908.....	12/31/2013.....
MARKET VECTORS GOLD MINERS.....	GOLDCORP, INC.....	147,262.....	12/31/2013.....
MARKET VECTORS GOLD MINERS.....	NEWMONT MINING CORPORATION.....	95,872.....	12/31/2013.....
MARKET VECTORS GOLD MINERS.....	SILVER WHEATON CORP.....	60,403.....	12/31/2013.....
MARKET VECTORS GOLD MINERS.....	YAMANA GOLD INC.....	57,477.....	12/31/2013.....
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	LSI.CORPORATION.....	682.....	12/31/2013.....
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	D.R..HORTON, INC. COMMON STOCK.....	581.....	12/31/2013.....
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	RED.HAT, INC. COMMON STOCK.....	581.....	12/31/2013.....
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	ALLERGAN, INC. COMMON STOCK.....	555.....	12/31/2013.....
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	TEXTRON INC. COMMON STOCK.....	555.....	12/31/2013.....
SPDR S&P ETF TRUST (SPY).....	APPLE INC.....	19,152.....	12/31/2013.....
SPDR S&P ETF TRUST (SPY).....	EXXON MOBIL CORPORATION.....	16,766.....	12/31/2013.....
SPDR S&P ETF TRUST (SPY).....	GOOGLE INC.....	11,931.....	12/31/2013.....
SPDR S&P ETF TRUST (SPY).....	MICROSOFT CORPORATION.....	10,738.....	12/31/2013.....
SPDR S&P ETF TRUST (SPY).....	GENERAL ELECTRIC COMPANY COMMON.....	10,738.....	12/31/2013.....
SPDR S&P MIDCAP 400 ETF TRUST (MDY).....	AFF.LIATED MANAGERS GROUP, INC.....	19,780.....	12/31/2013.....
SPDR S&P MIDCAP 400 ETF TRUST (MDY).....	TRACTOR SUPPLY COMPANY.....	18,725.....	12/31/2013.....
SPDR S&P MIDCAP 400 ETF TRUST (MDY).....	GREEN MOUNTAIN COFFEE ROASTERS.....	17,143.....	12/31/2013.....
SPDR S&P MIDCAP 400 ETF TRUST (MDY).....	LKQ.CORPORATION.....	16,879.....	12/31/2013.....
SPDR S&P MIDCAP 400 ETF TRUST (MDY).....	HOLLYFRONTIER CORPORATION.....	16,879.....	12/31/2013.....

GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
30.1 Bonds.....	105,470,377	105,309,818	(160,559)
30.2 Preferred Stocks.....	0	0	0
30.3 Totals	105,470,377	105,309,818	(160,559)

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor. Under certain circumstances, if neither an SVO price or vendor price is available, a price may be obtained from a broker.....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?..... Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

32.2 If no, list exceptions:
.....

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to Trade associations, service organizations and statistical or rating bureaus, if any?.....\$512,109
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office.....	.....380,732

- 34.1 Amount of payments for legal expenses, if any?.....\$42,082
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Edwards Wildman Palmer LLP.....	.....39,070

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$0
- 35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U.S. business only. \$0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$0

1.62 Total incurred claims \$0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned \$0

1.65 Total incurred claims \$0

1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$0

1.72 Total incurred claims \$0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$0

1.75 Total incurred claims \$0

1.76 Number of covered lives 0

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	.....0	\$	.....0
2.2	Premium Denominator	\$	.....60,367,695	\$	.....54,358,424
2.3	Premium Ratio (2.1/2.2)		.....0.000		.....0.000
2.4	Reserve Numerator	\$	.....0	\$	.....0
2.5	Reserve Denominator	\$	.....80,418,035	\$	.....77,817,287
2.6	Reserve Ratio (2.4/2.5)		.....0.000		.....0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies..... \$

3.22 Non-participating policies..... \$

4. For Mutual reporting entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies?..... Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies?..... Yes [X] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?..... %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums..... \$

5. For Reciprocal Exchanges Only:

5.1 Does the exchange appoint local agents?..... Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] NA []

5.22 As a direct expense of the exchange..... Yes [] No [] NA []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
.....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?..... Yes [] No []

5.5 If yes, give full information
.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:.....
N/A.....

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Company uses computer modeling software to estimate its probable maximum loss as a result of a hurricane.....

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
The Company maintains a catastrophe reinsurance program to protect it from an excessive loss arising from a hurricane.....

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?.....

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
.....

7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?.....

7.2

If yes, indicate the number of reinsurance contracts containing such provisions.

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?.....

8.2

If yes, give full information
.....

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.....

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member, where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.....

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes

[X]

No

[]

N/A

[]

16.1

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force:

Yes [] No [X]

11.2

If yes, give full information

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11

Unpaid losses

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [] No [] NA [X]

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41

From

%

12.42

To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes [] No [X]

12.6

If yes, state the amount thereof at December 31 of current year:

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$500,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No [X]

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

3

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes [] No []

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No []

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

1

Direct Losses Incurred

2

Direct Losses Unpaid

3

Direct Written Premium

4

Direct Premium Unearned

5

Direct Premium Earned

16.11

Home

\$

\$

\$

\$

\$

16.12

Products

\$

\$

\$

\$

\$

16.13

Automobile

\$

\$

\$

\$

\$

16.14

Other*

\$

\$

\$

\$

\$

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that it excludes from Schedule F – Part 5. Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F – Part 5. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$.....
17.12	Unfunded portion of Interrogatory 17.11.....	\$.....
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$.....
17.14	Case reserves portion of Interrogatory 17.11.....	\$.....
17.15	Incurred but not reported portion of Interrogatory 17.11.....	\$.....
17.16	Unearned premium portion of Interrogatory 17.11.....	\$.....
17.17	Contingent commission portion of Interrogatory 17.11.....	\$.....

Provide the following information for all other amounts included in Schedule F – Part 3 and excluded from Schedule F – Part 5, not included above.

17.18	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$.....
17.19	Unfunded portion of Interrogatory 17.18.....	\$.....
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$.....
17.21	Case reserves portion of Interrogatory 17.18.....	\$.....
17.22	Incurred but not reported portion of Interrogatory 17.18.....	\$.....
17.23	Unearned premium portion of Interrogatory 17.18.....	\$.....
17.24	Contingent commission portion of Interrogatory 17.18.....	\$.....

18.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$.....

18.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2013	2 2012	3 2011	4 2010	5 2009
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,098,513	7,914,277	6,571,663	5,581,907	4,825,933
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	8,369,644	7,430,326	6,517,818	6,080,276	6,086,223
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	59,103,831	53,445,725	51,236,584	52,081,145	52,628,419
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	76,571,988	68,790,328	64,326,065	63,743,328	63,540,575
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	8,113,688	6,928,197	5,642,368	4,640,705	3,881,096
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	7,104,334	6,118,884	5,451,905	4,916,344	4,804,938
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	48,923,383	44,120,696	43,056,727	42,872,133	42,687,681
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	64,141,405	57,167,777	54,151,000	52,429,182	51,373,715
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(7,537,419)	(16,626,028)	(26,943,724)	(5,601,112)	1,118,481
14. Net investment gain (loss) (Line 11)	13,666,302	8,217,150	14,061,234	9,992,586	7,813,714
15. Total other income (Line 15)	222,453	281,651	197,060	243,605	217,905
16. Dividends to policyholders (Line 17)	0	1,668	1,349	317,698	363,309
17. Federal and foreign income taxes incurred (Line 19)	0	0	(6,771,063)	(1,363,362)	832,675
18. Net income (Line 20)	6,351,336	(8,128,895)	(5,915,716)	5,680,743	7,954,116
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	186,343,961	177,237,124	174,047,020	190,589,700	181,301,477
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,364,979	1,442,540	1,256,768	1,280,144	1,446,087
20.2 Deferred and not yet due (Line 15.2)	9,354,613	8,150,468	7,107,740	6,828,676	6,764,338
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	85,913,321	82,318,504	74,808,727	77,044,277	74,553,886
22. Losses (Page 3, Line 1)	31,057,105	32,358,998	29,705,101	27,055,297	25,927,881
23. Loss adjustment expenses (Page 3, Line 3)	10,165,553	10,036,622	9,166,860	8,428,649	8,026,656
24. Unearned premiums (Page 3, Line 9)	39,195,377	35,421,667	32,612,314	32,233,276	32,181,666
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	100,430,640	94,918,620	99,238,293	113,545,423	106,747,591
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,559,350	(6,531,181)	(20,059,605)	(1,745,286)	4,648,499
Risk-Based Capital Analysis					
28. Total adjusted capital	100,430,640	94,918,620	99,238,293	113,545,423	106,747,591
29. Authorized control level risk-based capital	10,306,527	9,753,388	9,416,916	9,922,534	9,934,121
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	61.5	57.4	49.1	49.1	42.4
31. Stocks (Lines 2.1 & 2.2)	33.6	35.0	39.8	46.2	44.6
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.8	2.0	2.0	1.9	2.0
34. Cash, cash equivalents and short-term investments (Line 5)	3.1	5.6	9.0	2.8	9.8
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	XXX
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	1.1
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	XXX
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	1,242,228	1,259,601	1,278,012	1,285,694	1,290,479
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	1,242,228	1,259,601	1,278,012	1,285,694	1,290,479
49. Total Investment in parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	1.2	1.3	1.3	1.1	1.2

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	780,899	492,601	(9,416,592)	1,616,765	10,865,951
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	5,512,020	(4,319,673)	(14,307,130)	6,797,832	16,495,609
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,771,355	3,273,744	3,583,798	3,248,412	1,806,762
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,890,622	4,216,837	4,198,312	2,948,286	2,318,898
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	30,330,937	30,906,339	42,322,820	23,523,767	20,639,163
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	94	343	186
59. Total (Line 35)	40,992,914	38,396,920	50,105,024	29,720,808	24,765,009
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,598,398	3,224,840	3,103,441	2,971,246	1,795,461
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,583,213	4,180,146	4,198,312	2,945,753	2,317,579
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	26,713,072	29,589,848	39,921,082	22,964,412	20,095,437
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	94	343	186
65. Total (Line 35)	36,894,683	36,994,834	47,222,929	28,881,754	24,208,663
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	59.0	73	93	57	45
68. Loss expenses incurred (Line 3)	11.0	15	18	14	12
69. Other underwriting expenses incurred (Line 4)	42.6	42	40	40	41
70. Net underwriting gain (loss) (Line 8)	(12.5)	(31)	(50)	(11)	2
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	39.7	40	39	39	42
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	69.9	88	110	71	56
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	63.9	60	55	46	48
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	(2,103)	(44)	(2,085)	(754)	(2,100)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.2)	0	(2)	(1)	(2)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(649)	(1,911)	(1,117)	(956)	873
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(0.7)	(2)	(1)	(1)	1

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	57	0	17	0	4	0	1	78	XXX
2. 2004	52,699	6,484	46,215	25,821	1,504	1,981	139	3,777	90	265	29,846	XXX
3. 2005	59,998	6,755	53,243	29,058	1,831	1,411	28	4,580	22	322	33,168	XXX
4. 2006	63,351	9,339	54,012	22,132	234	1,034	59	4,405	5	592	27,273	XXX
5. 2007	64,988	12,909	52,079	27,140	1,647	1,580	78	4,657	27	395	31,625	XXX
6. 2008	65,866	11,417	54,449	24,678	651	1,091	48	4,670	15	751	29,725	XXX
7. 2009	64,449	12,133	52,316	22,580	189	1,181	0	4,207	13	863	27,766	XXX
8. 2010	63,717	11,340	52,377	27,049	444	687	10	5,083	19	568	32,346	XXX
9. 2011	64,002	10,231	53,771	51,690	2,801	423	5	7,499	50	604	56,756	XXX
10. 2012	66,038	11,680	54,358	37,903	3,965	105	0	6,461	512	853	39,992	XXX
11. 2013	72,598	12,231	60,367	22,086	303	7	0	3,055	19	622	24,826	XXX
12. Totals	XXX	XXX	XXX	290,194	13,569	9,517	367	48,398	772	5,836	333,401	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	40	0	0	0	0	0	8	0	17	0	0	65	xxx
2.	6	0	0	0	0	0	0	0	1	0	0	7	xxx
3.	55	0	0	0	0	0	16	0	5	0	0	76	xxx
4.	221	0	0	0	0	0	3	0	74	0	0	298	xxx
5.	282	0	563	65	0	0	173	0	89	9	0	1,033	xxx
6.	742	0	565	66	0	0	129	0	153	10	0	1,513	xxx
7.	917	5	568	67	0	0	267	0	174	10	0	1,844	xxx
8.	2,106	101	641	67	0	0	509	9	264	17	0	3,326	xxx
9.	1,582	0	1,277	134	0	0	456	10	395	9	0	3,557	xxx
10.	4,915	1,412	2,167	200	0	0	272	0	1,792	250	0	7,284	xxx
11.	10,658	1,053	7,655	733	0	0	334	0	5,627	269	0	22,219	xxx
12. Totals	21,524	2,571	13,436	1,332	0	0	2,167	19	8,591	574	0	41,222	xxx

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	40	25
2.	31,586	1,733	29,853	59.9	26.7	64.6	0	0		6	1
3.	35,125	1,881	33,244	58.5	27.8	62.4	0	0		55	21
4.	27,869	298	27,571	44.0	3.2	51.0	0	0		221	77
5.	34,484	1,826	32,658	53.1	14.1	62.7	0	0		780	253
6.	32,028	790	31,238	48.6	6.9	57.4	0	0		1,241	272
7.	29,894	284	29,610	46.4	2.3	56.6	0	0		1,413	431
8.	36,339	667	35,672	57.0	5.9	68.1	0	0		2,579	747
9.	63,322	3,009	60,313	98.9	29.4	112.2	0	0		2,725	832
10.	53,615	6,339	47,276	81.2	54.3	87.0	0	0		5,470	1,814
11.	49,422	2,377	47,045	68.1	19.4	77.9	0	0		16,527	5,692
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,057	10,165

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior	9,923	10,585	10,165	10,864	10,595	10,044	9,878	10,258	9,929	9,888	(41)	(370)
2. 2004	24,703	23,609	25,408	25,979	26,599	26,680	26,803	26,175	26,174	26,165	(9)	(10)
3. 2005	XXX	27,722	27,395	28,172	28,369	28,578	29,348	29,309	28,712	28,681	(31)	(628)
4. 2006	XXX	XXX	24,322	22,639	23,057	22,843	23,525	23,788	23,751	23,097	(654)	(691)
5. 2007	XXX	XXX	XXX	26,522	25,829	26,904	27,191	27,554	28,040	27,948	(92)	394
6. 2008	XXX	XXX	XXX	XXX	29,296	26,596	26,044	25,680	26,074	26,440	366	760
7. 2009	XXX	XXX	XXX	XXX	XXX	26,722	24,824	24,486	24,706	25,252	546	766
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	32,078	30,356	30,394	30,361	(33)	5
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,353	53,135	52,478	(657)	(875)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,283	39,785	(1,498)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,651	XXX	XXX
12. Totals											(2,103)	(649)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	000	3,913	6,073	7,537	8,182	8,945	9,531	9,736	9,766	9,840	XXX	XXX
2. 2004	12,479	19,631	21,390	22,733	24,224	25,382	25,941	26,141	26,160	26,159	XXX	XXX
3. 2005	XXX	15,056	22,717	24,137	25,392	26,700	27,744	28,400	28,455	28,610	XXX	XXX
4. 2006	XXX	XXX	13,376	18,833	19,988	21,227	22,184	22,504	22,862	22,873	XXX	XXX
5. 2007	XXX	XXX	XXX	14,654	20,944	22,821	24,734	26,384	26,724	26,995	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	16,158	22,271	23,170	24,078	24,541	25,070	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	13,241	19,216	20,809	22,266	23,572	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	18,227	24,189	25,710	27,282	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,043	45,903	49,307	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,090	34,043	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,790	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	4,489	3,167	2,213	1,884	1,310	611	43	86	19	8
2. 2004	4,482	1,429	1,621	1,022	862	668	607	5	0	0
3. 2005	XXX	4,630	1,679	1,579	912	781	779	611	43	16
4. 2006	XXX	XXX	5,094	1,770	1,384	728	669	705	632	3
5. 2007	XXX	XXX	XXX	5,619	1,936	1,617	895	636	708	671
6. 2008	XXX	XXX	XXX	XXX	5,812	1,873	1,356	756	710	628
7. 2009	XXX	XXX	XXX	XXX	XXX	5,932	1,991	1,625	961	768
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	5,886	2,153	1,875	1,074
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,561	2,581	1,589
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,712	2,239
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,256

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
			2	3						
States, etc.	Active Status		Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL	N	.0	.0	.0	.0	.0	.0	.0	
2. Alaska	AK	N	.0	.0	.0	.0	.0	.0	.0	
3. Arizona	AZ	N	.0	.0	.0	.0	.0	.0	.0	
4. Arkansas	AR	N	.0	.0	.0	.0	.0	.0	.0	
5. California	CA	N	.0	.0	.0	.0	.0	.0	.0	
6. Colorado	CO	N	.0	.0	.0	.0	.0	.0	.0	
7. Connecticut	CT	L	5,131,180	4,387,159	.0	2,853,451	3,253,471	2,370,636	21,595	
8. Delaware	DE	N	.0	.0	.0	.0	.0	.0	.0	
9. Dist. of Columbia	DC	N	.0	.0	.0	.0	.0	.0	.0	
10. Florida	FL	N	.0	.0	.0	.0	.0	.0	.0	
11. Georgia	GA	N	.0	.0	.0	.0	.0	.0	.0	
12. Hawaii	HI	N	.0	.0	.0	.0	.0	.0	.0	
13. Idaho	ID	N	.0	.0	.0	.0	.0	.0	.0	
14. Illinois	IL	N	.0	.0	.0	.0	.0	.0	.0	
15. Indiana	IN	N	.0	.0	.0	.0	.0	.0	.0	
16. Iowa	IA	N	.0	.0	.0	.0	.0	.0	.0	
17. Kansas	KS	N	.0	.0	.0	.0	.0	.0	.0	
18. Kentucky	KY	N	.0	.0	.0	.0	.0	.0	.0	
19. Louisiana	LA	N	.0	.0	.0	.0	.0	.0	.0	
20. Maine	ME	L	1,573,921	1,529,816	.0	1,601,460	2,576,940	1,482,003	11,354	
21. Maryland	MD	N	.0	.0	.0	.0	.0	.0	.0	
22. Massachusetts	MA	L	23,106,240	21,737,477	.0	8,993,362	7,690,173	9,424,520	152,183	
23. Michigan	MI	N	.0	.0	.0	.0	.0	.0	.0	
24. Minnesota	MN	N	.0	.0	.0	.0	.0	.0	.0	
25. Mississippi	MS	N	.0	.0	.0	.0	.0	.0	.0	
26. Missouri	MO	N	.0	.0	.0	.0	.0	.0	.0	
27. Montana	MT	N	.0	.0	.0	.0	.0	.0	.0	
28. Nebraska	NE	N	.0	.0	.0	.0	.0	.0	.0	
29. Nevada	NV	N	.0	.0	.0	.0	.0	.0	.0	
30. New Hampshire	NH	L	5,259,407	4,720,638	.0	2,055,779	2,626,981	1,947,589	40,756	
31. New Jersey	NJ	L	12,821,865	12,090,571	.0	8,075,615	7,369,848	7,317,469	57,334	
32. New Mexico	NM	N	.0	.0	.0	.0	.0	.0	.0	
33. New York	NY	L	4,874,709	4,990,674	.0	3,505,494	2,900,120	2,838,395	3,340	
34. No. Carolina	NC	N	.0	.0	.0	.0	.0	.0	.0	
35. No. Dakota	ND	N	.0	.0	.0	.0	.0	.0	.0	
36. Ohio	OH	N	.0	.0	.0	.0	.0	.0	.0	
37. Oklahoma	OK	N	.0	.0	.0	.0	.0	.0	.0	
38. Oregon	OR	N	.0	.0	.0	.0	.0	.0	.0	
39. Pennsylvania	PA	N	.0	.0	.0	.0	.0	.0	.0	
40. Rhode Island	RI	L	23,208,293	22,535,475	.0	13,500,787	12,917,160	9,112,482	194,991	
41. So. Carolina	SC	N	.0	.0	.0	.0	.0	.0	.0	
42. So. Dakota	SD	N	.0	.0	.0	.0	.0	.0	.0	
43. Tennessee	TN	N	.0	.0	.0	.0	.0	.0	.0	
44. Texas	TX	N	.0	.0	.0	.0	.0	.0	.0	
45. Utah	UT	N	.0	.0	.0	.0	.0	.0	.0	
46. Vermont	VT	L	.0	.0	.0	.0	.0	.0	.0	
47. Virginia	VA	N	.0	.0	.0	.0	.0	.0	.0	
48. Washington	WA	N	.0	.0	.0	.0	.0	.0	.0	
49. West Virginia	WV	N	.0	.0	.0	.0	.0	.0	.0	
50. Wisconsin	WI	N	.0	.0	.0	.0	.0	.0	.0	
51. Wyoming	WY	N	.0	.0	.0	.0	.0	.0	.0	
52. American Samoa	AS	N	.0	.0	.0	.0	.0	.0	.0	
53. Guam	GU	N	.0	.0	.0	.0	.0	.0	.0	
54. Puerto Rico	PR	N	.0	.0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands	VI	N	.0	.0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0	.0	
57. Canada	CAN	N	.0	.0	.0	.0	.0	.0	.0	
58. Aggregate other alien	OT	XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals	(a) 8		75,975,614	71,991,809	.0	40,585,950	39,334,693	34,493,094	481,553	0
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX		.0	.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX		0	0	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

Direct Underwriting activity is compiled on an individual state basis.

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

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